



**Rajan Arora**  
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**Seeking Career Enrichment in Channel Management with emphasis on Sales & Marketing, Retail Finance and Channel Development domains**

#### PROFESSIONAL SYNOPSIS

- ✓ Currently associated with **Mahindra & Mahindra Ltd- Farm Division** in **Zonal Retail Finance profile**, based at Chandigarh, India
- ✓ Hired Back by Mahindra due to past performance during the previous stint
- ✓ 16 years of hands-on experience in Automotive & Farm Channel Sales, Dealer Development & Retail Finance, including primary & secondary network, team, and portfolio management
- ✓ Expertise in Two-Wheelers and Farm Machinery products

#### PROFESSIONAL ASSIGNMENTS

- Currently Working as **Zonal Manager- Retail Finance** with **Mahindra & Mahindra Ltd- Farm Division** (Since 16<sup>th</sup> Apr 2018 to Present)

#### Job Profile:

- ❖ Managing the states of **Rajasthan, Haryana, Punjab, Himachal Pradesh** and union territories of **Jammu & Kashmir** for the Retail Finance portfolio of M&M Farm Division
- ❖ Handling all the sources of financing which includes Private sector banks, PSU banks, Small finance banks, NBFCs and other private financiers
- ❖ **Strategy Formulation:**
  - To plan the segment wise penetration of all finance sources in the overall business of the zone
  - To initiate process of tie-ups with new finance partners and restructure the relationship with existing finance partners in sync with their portfolio performance and our expectations
- ❖ **Team Management:**
  - To manage & coordinate with senior leadership team of the zone including **State Heads** and **Area Managers** as per business requirements
  - To manage a large team of **Territory Managers** as per the formulated plans and create their buy-in accordingly
  - Handhold Territory Managers to manage their teams of SPEs and Demonstrators for better execution at dealership level
- ❖ **Forecasting:**
  - To forecast the dealer-wise funds planning so that the processes can be initiated before every season
  - Sensitization of dealers to provide timely requirement of funds so that no shortfall to arise at the eleventh hour
- ❖ **Capability building:**
  - To ensure adequate training of direct reports i.e. TMs & indirect team of SPEs & Demonstrators and also the Dealer manpower to improve their understanding of various finance schemes
- ❖ **System Implementation:**
  - To ensure punctuality in punching of enquiries, advances, and retails in the mobile app and the FDW and MDMS
- ❖ **Competitive Analysis:**
  - Real time mapping of all financiers to promote the best service provider for consumer benefit and align other financiers accordingly
  - To retrieve the yearly RTO data from State Transport office for the purpose of analyzing the industry performance & making future strategies accordingly

- Worked as **Regional Business Head- North** with **Yamaha Motor India Sales Pvt Ltd** (From 11<sup>th</sup> Jan 2016 to 14<sup>th</sup> Apr 2018)

**Job Profile:**

❖ **Strategy Formulation:**

- To plan as per the state industry data and roll out dealer wise targets accordingly
- To initiate process of hiring additional channel partners or restructure existing channel partners in sync with the Two-Wheeler Industry of the state

❖ **Team Management:**

- To hand hold **Area Sales Managers** as per the formulated plans and create their buy-in accordingly
- Timely adherence to processes in order to fall in line with the production plans and monthly target achievements
- Continuous training, development and review of the team so that there should not be any gap in plan vs achievement

❖ **Forecasting:**

- To forecast the dealer-wise model mix plan in advance so that there is no gap in demand and supply
- Sensitization of dealers to provide timely requirement of product mix so that no shortfall to arise in plant at the eleventh hour

❖ **Competition Mapping:**

- Real time mapping of Yamaha network vis a vis the competition network and strategize accordingly in coordination with the sales & service team
- To retrieve the yearly RTO data from State Transport office for the purpose of analyzing the industry performance & making future strategies accordingly

- Worked as **Dealer Development Manager** for Punjab, HP, J&K with **Mahindra & Mahindra Ltd- Farm Division** (From 16<sup>th</sup> Jul 2012 to 10<sup>th</sup> Jan 2016)

**Job Profile:**

❖ **Potential Mapping:**

- Taking corrective actions as per the signed off Network blueprint and expand or restructure dealership areas accordingly

❖ **Dealer scouting & selection:**

- To finalize prospective parties at vacant, restructured and replacement locations which are shortlisted by Channel team of the state
- Timely issuance of LOI, followed up by the awarding of agreement after completion of the prescribed norms of Retail Identities and Infrastructure by the new dealers

❖ **New Dealer development:**

- Induction under NEEV program
- Installation (3 Day Program conducted by Sales, Service & Channel Development team)
- Performance monitoring & review of all new dealers
- Extension & non-confirmation of LOI for under-performing & non-adhering dealers
- Conducting the half-yearly and yearly performance audits under Panchratna Scheme

❖ **Capability building of Team & Management:**

- Training of the reporting team of **TMs & SPEs** to improve their parameters
- Training of Dealer owner through structured programs like Udaan & IIM certifications

❖ **Systems Implementation:**

- MSS(Mahindra Sales System), MSS Plus, MDMS(Mahindra Dealer Management System), IDEA+ software

❖ **Reward & Recognition Program:**

- Analyze gaps in Panchratna Audit and assist in training dealer manpower/owner for improvement in the performance

❖ **De growth dealer analysis:**

- Transforming Low and Medium Market Share dealerships into High Market Share dealerships with the help of LSM program supports
  - ❖ **Dealer Satisfaction:**
    - State dealer council formation
  - ❖ **Competition Network & Industry Mapping:**
    - Real time mapping of M&M network with the competition network and strategize accordingly in coordination with the sales & service team
    - To retrieve the yearly RTO data from State Transport office for the purpose of analyzing the industry performance & making future strategies accordingly
  - ❖ **Upgrade of Existing Channel:**
    - The conversion of franchisees to main dealers
    - To upgrade the categories of dealers (D,C,B,A,A+)
    - Renewal or Amendment of existing agreements as per the prescribed policies
- Worked as **Area Sales Manager** (Two-Wheeler) with **Bajaj Auto (AF Vertical)** (From 08<sup>th</sup> June 09 to 30<sup>th</sup> June 12)

**Job Profile:**

- Managing an area comprising of 15 TW dealers and 75 sub-dealers (ASC/RSO) of **BAJAJ AUTO LTD**
  - Handling Retail Sales & Credit of the dealerships
  - Managing a team of **Credit & Sales Managers** working on the payrolls of Bajaj Auto Finance Ltd based out of respective dealerships
  - Monitor credit & sales activity on a daily basis to achieve sales targets along with quality and minimizing non-starters
  - Managing Inventory Funding & Trade Advance for the dealers and taking credit calls on the same
  - Providing and implementing various schemes to our dealer partners in order to boost sales & profitability
  - Liaison with MCD and other government institutions to get various field activities like Loan Melas arranged in all the local cities of the dealerships
  - Recruiting, Mentoring, Planning, Training & Developing the team of Credit Sales Managers
  - Ensure adequate Team training to enhance productivity
  - Ensure proper sales quality on a daily basis to control delinquency
  - Resolving customer issues
- Worked as **Sales Manager** with **HDFC Bank Ltd, Chandigarh** (From 14<sup>th</sup> May 2007 to 06<sup>th</sup> June 2009)

**Job Profile:**

- Managing Retail Assets portfolio business of 17 HDFC Bank branches
  - Managing a team of **20 Sales Executives** based out of respective branches
  - Achieving main targets and X-sell of various products (PL, Cards, Insurance)
  - Developing various strategies for sales growth and branch profitability
  - Driving Customer Value Management (CVM) initiatives in the assigned territories
  - Develop innovative Marketing & Promotion Strategies to enhance sales
  - Liaison with various other products like Home Loans and Personal Loans for cross sell under bundling programs
  - Driving CSRM and CSA channel to increase sourcing
- Worked as **Senior Sales Officer** with **Citifinancial Consumer Finance India Ltd** in (From 28<sup>th</sup> March 2005 to 13<sup>th</sup> May 2007)

**Job Profile:**

- Managing **DSAs (Direct Sales Associates)** and a team of **15 DSTs** across the assigned location
- Managing all Sales and Marketing related activities for the concerned associates
- Disbursal of TW Loans and X-sell of TATA AIG Life Insurance products
- Exploring new ventures and continuous efforts to increase sale
- Customer relationship management
- Managing collections from non-starters

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### ACADEMIC CREDENTIALS

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- MBA (PGDBM 2003-2005) from Institute for integrated Learning in Management (**IILM**), New Delhi. Major in **Marketing** and Minor in **Finance**.
- Bachelor of Commerce (B.COM 1999 to 2002), from **Kurukshetra University**, S.D College Panipat.

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### ADDITIONAL SKILLS

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- Anchored various conferences at National level in Mahindra & Mahindra
- A seasoned public speaker with potential to keep the audiences engaged
- Author of upcoming book titled "A SASSY NATION"
- An ardent reader of fiction in the night

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### PERSONAL INFORMATION

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- ✓ Date of birth: 20 Jul, 1982                      Gender: Male                      Marital status: Married
- ✓ Languages known: English, Hindi and Punjabi
- ✓ Address: C1-103, Nirmal Chhaya Towers, VIP Road, Zirakpur, MOHALI, **PUNJAB**

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### ABOUT MYSELF

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I am a sort of person who believes in turning words to reality. I look forward to work for an organization that will further hone my skills & experience and give me a chance to grow with it. A Sales person in the day but an avid reader and a prolific writer in the night. The world of congregating words forming up vivid stories completes me as a person with purpose in life.

(Rajan Arora)